



PATENT APPLICATION No.: 09/817,439  
ATTORNEY DOCKET No.: 72167.000565

3693 \$  
FH

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/817,439 Confirmation No.: 9121  
Applicant : Eric WISE, et al.  
Filed : March 26, 2001  
Title : SYSTEM AND METHOD FOR ESTIMATING CONDUIT  
LIQUIDITY REQUIREMENTS IN ASSET BACKED  
COMMERCIAL PAPER  
TC/Art Unit : 3693  
Examiner: : Kirsten Sachwitz Apple  
Docket No. : 72167.000565  
Customer No. : 21967

08/02/2007 JADD01 00000002 500206 09817439  
01 FC:1806 180.00 DA

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.


This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

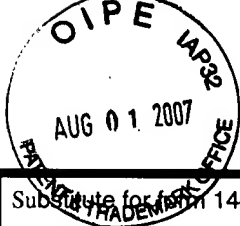
Dated: August 1, 2007

By:

  
Yisun Song  
Registration No. 44,487

Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)  
YS/asc

The PTO did not receive the following  
listed item(s) \$180.00 check



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>1 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011241	08-02-2001	Nemzow	
	2.	US 2001/0011242	08-02-2001	Allex et al.	
	3.	US 2001/0018674	08-30-2001	Schein, et al.	
	4.	US 2001/0025264	09-27-2001	Deaddio et al.	
	5.	US 2001/0032217	10-18-2001	Huang	
	6.	US 2001/0042034	11-15-2001	Elliott	
	7.	US 2001/0043235	11-22-2001	Best et al.	
	8.	US 2001/0044771	11-22-2001	Usher et al.	
	9.	US 2001/0056398	12-27-2001	Scheirer	
	10.	US 2002/0002530	01-03-2002	May	
	11.	US 2002/0004777	01-10-2002	Foster et al.	
	12.	US 2002/0007335	01-17-2002	Millard et al.	
	13.	US 2002/0007358	01-17-2002	Johnson et al.	
	14.	US 2002/0013753	01-31-2002	Marks de Chabris et al.	
	15.	US 2002/0013862	01-31-2002	Orchard et al.	
	16.	US 2002/0016762	02-07-2002	Feilbogen et al.	
	17.	US 2002/0016819	02-07-2002	Sugimoto et al.	
	18.	US 2002/0018077	02-14-2002	Powlette	
	19.	US 2002/0022956	02-21-2002	Ukraininsky et al.	
	20.	US 2002/0023053	02-21-2002	Szoc et al.	
	21.	US 2002/0026405	02-28-2002	Haar	
	22.	US 2002/0026449	02-28-2002	Azencott	
	23.	US 2002/0026462	02-28-2002	Shotton Jr. et al.	
	24.	US 2002/0029183	03-07-2002	Vlahoplus, et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>2 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	25.	US 2002/0032644	03-14-2002	Corby et al.	
	26.	US 2002/0042767	04-11-2002	Kwan	
	27.	US 2002/0049666	04-25-2002	Reuter et al.	
	28.	US 2002/0054115	05-09-2002	Mack et al.	
	29.	US 2002/0059141 A1	05-16-2002	Davies et al	
	30.	US 2002/0065752	05-30-2002	Lewis	
	31.	US 2002/0065755	05-30-2002	Shlafman et al.	
	32.	US 2002/0069157	06-06-2002	Jordan	
	33.	US 2002/0073007	06-13-2002	Ayache	
	34.	US 2002/0078253	06-20-2002	Szondy et al.	
	35.	US 2002/0087373	07-04-2002	Dickstein et al.	
	36.	US 2002/0087454	07-04-2002	Calo et al.	
	37.	US 2002/0087455	07-04-2002	Tsagarakis et al.	
	38.	US 2002/0087457	07-04-2002	Madeley et al.	
	39.	US 2002/0099646	07-25-2002	Agarwal et al.	
	40.	US 2002/0099656	07-25-2002	Poh Wong	
	41.	US 2002/0112056	08-15-2002	Baldwin et al.	
	42.	US 2002/0123947	09-05-2002	Yuste et al.	
	43.	US 2002/0130868	09-19-2002	Smith	
	44.	US 2002/0138390	09-26-2002	May	
	45.	US 2002/0147671	10-10-2002	Sloan et al.	
	46.	US 2002/0152154	10-17-2002	Rothman et al.	
	47.	US 2002/0152156	10-17-2002	Tyson-Quah	
	48.	US 2002/0156658	10-24-2002	Selesny et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
---------------------------	------------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>3 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	49.	US 2002/0161692	10-31-2002	Loh et al.	
	50.	US 2002/0161853	10-31-2002	Burak et al.	
	51.	US 2002/0169707	11-14-2002	Koek et al.	
	52.	US 2002/0174043	11-21-2002	Gilbert et al.	
	53.	US 2002/0178096	11-28-2002	Marshall, Paul Steven	
	54.	US 2002/0184132	12-05-2002	Foster, Richard	
	55.	US 2002/0184237	12-05-2002	McFeely	
	56.	US 2002/0194097	12-19-2002	Reitz	
	57.	US 2002/0194114	12-19-2002	Erdmier, Lisa M.	
	58.	US 2003/0004942	01-02-2003	Bird	
	59.	US 2003/0009411	01-09-2003	Ram et al.	
	60.	US 2003/0018558	01-23-2003	Heffner, et al.	
	61.	US 2003/0018714	01-23-2003	Mikhailov et al.	
	62.	US 2003/0033212	02-13-2003	Sandhu et al.	
	63.	US 2003/0035561	03-21-2002	Archer et al.	
	64.	US 2003/0037174	02-20-2003	Lavin et al.	
	65.	US 2003/0065594	04-03-2003	Murphy	
	66.	US 2003/0066025	04-03-2003	Garner et al.	
	67.	US 2003/0066032	04-03-2003	Ramachandran et al.	
	68.	US 2003/0078869	04-24-2003	Williams	
	69.	US 2003/0088496	05-08-2003	Piotrowski	
	70.	US 2003/0093360	05-15-2003	May	
	71.	US 2003/0093362	05-15-2003	Tupper et al.	
	72.	US 2003/0093565	05-15-2003	Berger et al.	
<b>EXAMINER SIGNATURE</b>				<b>DATE CONSIDERED</b>	
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>4 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	73.	US 2003/0105981	06-05-2003	Miller et al.	
	74.	US 2003/0115122	06-19-2003	Slater et al.	
	75.	US 2003/0126063	07-03-2003	Reuter	
	76.	US 2003/0126068	07-03-2003	Hauk et al.	
	77.	US 2003/0126069	07-03-2003	Cha	
	78.	US 2003/0126117	07-03-2003	Megiddo et al.	
	79.	US 2003/0140035	07-24-2003	Burrows	
	80.	US 2003/0149653	08-07-2003	Penney	
	81.	US 2003/0154071	08-14-2003	Shreve	
	82.	US 2003/0158949	08-21-2003	Miller et al.	
	83.	US 2003/0188255	10-02-2003	Shimizu et al.	
	84.	US 2003/0220861	11-27-2003	Broms et al.	
	85.	US 2003/0220868	11-27-2003	May	
	86.	US 2003/0233459	12-18-2003	Miller et al.	
	87.	US 2003/0236862	12-25-2003	Miller et al.	
	88.	US 2003/0236957	12-25-2003	Miller et al.	
	89.	US 2004/0064397	04-01-2004	Lynn et al.	
	90.	US 2004/0078248	04-22-2004	Altschuler	
	91.	US 2004/0103003	05-27-2004	Mayers et al.	
	92.	US 2004/0148247	07-29-2004	Miller et al.	
	93.	US 2004/0162775	08-19-2004	Winklevoss et al.	
	94.	US 2004/0167850	08-26-2004	Dreyer, et al.	
	95.	US 2004/0220885	11-04-2004	Salzmann, et al.	
	96.	US 2004/0225596	11-11-2004	Kemper, et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>5 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	97.	US 2005/0060256	03-17-2005	Peterson et al.	
	98.	US 2005/0086170	04-21-2005	Rao	
	99.	US 4169285	09-25-1979	Walker, Lloyd R.	
	100.	US 4648038	03-03-1987	Roberts et al.	
	101.	US 4739478	04-19-1988	Roberts et al.	
	102.	US 4742457	05-03-1988	Leon et al.	
	103.	US 4752877	06-21-1988	Roberts et al.	
	104.	US 4933842	06-12-1990	Durbinet et al.	
	105.	US 5121469	06-09-1992	Richards et al.	
	106.	US 5222019	06-22-1993	Yoshino et al.	
	107.	US 5257369	10-26-1993	Skeen et al.	
	108.	US 5270922	12-14-1993	Higgins	
	109.	US 5297032	03-22-1994	Trojan et al.	
	110.	US 5305200	04-19-1994	Hartheimer et al.	
	111.	US 5419890	05-30-1995	Saidi, M. Yazid	
	112.	US 5454104	09-26-1995	Steidlmayer et al.	
	113.	US 5462438	10-31-1995	Becker et al.	
	114.	US 5497317	03-05-1996	Hawkins et al.	
	115.	US 5517406	05-14-1996	Harris et al.	
	116.	US 5557798	09-17-1996	Skeen et al.	
	117.	US 5563783	10-08-1996	Stolfo, et al.	
	118.	US 5592379	01-07-1997	Finfrock et al.	
	119.	US 5649186	07-15-1997	Ferguson	
	120.	US 5675746	10-07-1997	Marshall, Paul S.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>6 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	121.	US 5706502	01-06-1998	Foley et al.	
	122.	US 5710889	01-20-1998	Clark et al.	
	123.	US 5724593	03-03-1998	Hargrave III et al.	
	124.	US 5778157	07-07-1998	Oatman et al.	
	125.	US 5787402	07-28-1998	Potter et al.	
	126.	US 5806047	09-08-1998	Hackel et al.	
	127.	US 5806048	09-08-1998	Kiron et al.	
	128.	US 5819273	10-06-1998	Vora et al.	
	129.	US 5832461	11-03-1998	Leon et al.	
	130.	US 5845266	12-01-1998	Lupien et al.	
	131.	US 5864827	01-26-1999	Wilson	
	132.	US 5890140	03-30-1999	Clark et al.	
	133.	US 5913214	06-15-1999	Madnick et al.	
	134.	US 5918218	06-29-1999	Harris et al.	
	135.	US 5922044	07-13-1999	Banthia	
	136.	US 5940810	08-17-1999	Traub et al.	
	137.	US 5944784	08-31-1999	Simonoff et al.	
	138.	US 5946667	08-31-1999	Tull Jr., et al.	
	139.	US 5950176	09-07-1999	Keiser et al.	
	140.	US 5966531	10-12-1999	Skeen et al.	
	141.	US 5966672	10-12-1999	Knupp, Daniel F.	
	142.	US 5970479	10-19-1999	Shepherd	
	143.	US 5986673	11-16-1999	Martz, David R.	
	144.	US 5995943	11-30-1999	Bull et al.	
<b>EXAMINER SIGNATURE</b>				<b>DATE CONSIDERED</b>	
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>7 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	145.	US 6006206	12-21-1999	Smith et al.	
	146.	US 6012046	01-04-2000	Lupien et al.	
	147.	US 6018714	01-25-2000	Risen Jr.	
	148.	US 6018721	01-25-2000	Aziz et al.	
	149.	US 6023280	02-08-2000	Becker et al.	
	150.	US 6029146	02-22-2000	Hawkins et al.	
	151.	US 6029147	02-22-2000	Horadan et al.	
	152.	US 6035287	03-07-2000	Stallaert et al.	
	153.	US 6049783	04-11-2000	Segal et al.	
	154.	US 6052673	04-18-2000	Leon et al.	
	155.	US 6055522	04-25-2000	Krishna et al.	
	156.	US 6058378	05-02-2000	Clark et al.	
	157.	US 6061662	05-09-2000	Makivic	
	158.	US 6064984	05-16-2000	Ferguson et al.	
	159.	US 6073104	06-06-2000	Field	
	160.	US 6073115	06-06-2000	Marshall, Paul Steven	
	161.	US 6078914	06-20-2000	Redfern	
	162.	US 6078956	06-20-2000	Bryant, et al.	
	163.	US 6081774	06-27-2000	de Hita et al.	
	164.	US 6088685	07-11-2000	Kiron et al.	
	165.	US 6092056	07-18-2000	Tull Jr. et al.	
	166.	US 6105005	08-15-2000	Fuhrer	
	167.	US 6131082	10-10-2000	Hargrave III et al.	
	168.	US 6134600	10-17-2000	Liu	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>8 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

<b>U.S. PATENT DOCUMENTS</b>					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	169.	US 6148298	11-14-2000	LaStrange et al.	
	170.	US 6173270	01-09-2001	Cristofich et al.	
	171.	US 6173276	01-09-2001	Kant et al.	
	172.	US 6178420	01-23-2001	Sassano	
	173.	US 6185567	02-06-2001	Ratnaraj et al.	
	174.	US 6195647	02-27-2001	Martyn et al.	
	175.	US 6226623	05-01-2001	Schein et al.	
	176.	US 6233566	05-15-2001	Levine et al.	
	177.	US 6236972	05-22-2001	Shkedy	
	178.	US 6236977	05-22-2001	Verba et al.	
	179.	US 6243670	06-05-2001	Bessho, et al.	
	180.	US 6260021	07-10-2001	Wong et al.	
	181.	US 6263321	07-17-2001	Daughtery III	
	182.	US 6263335	07-17-2001	Paik et al.	
	183.	US 6266683	07-24-2001	Yehuda et al.	
	184.	US 6272474	08-07-2001	Garcia	
	185.	US 6275229	08-14-2001	Weiner et al.	
	186.	US 6278982	08-21-2001	Korhammer et al.	
	187.	US 6282537	08-28-2001	Madnick et al.	
	188.	US 6285986	09-04-2001	Andrews	
	189.	US 6285989	09-04-2001	Shoham	
	190.	US 6304858	10-16-2001	Mosler et al.	
	191.	US 6313854	11-06-2001	Gibson	
	192.	US 6317726	11-13-2001	O'Shaughnessy	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
---------------------------	------------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>9 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	193.	US 6317728	11-13-2001	Kane	
	194.	US 6321212	11-20-2001	Lange	
	195.	US 6323881	11-27-2001	Broulik et al.	
	196.	US 6332163	12-18-2001	Bowman-Amuah	
	197.	US 6338055	01-08-2002	Hagmann et al.	
	198.	US 6338068	01-08-2002	Moore et al.	
	199.	US 6343287	01-29-2002	Kumar et al.	
	200.	US 6347307	02-12-2002	Sandhu et al.	
	201.	US 6349291	02-19-2002	Varma	
	202.	US 6356933	03-12-2002	Mitchell et al.	
	203.	US 6360210	03-19-2002	Wallman	
	204.	US 6366908	04-02-2002	Chong et al.	
	205.	US 6381585	04-30-2002	Maples et al.	
	206.	US 6381586	04-30-2002	Glasserman et al.	
	207.	US 6385660	05-07-2002	Griesemer et al.	
	208.	US 6389413	05-14-2002	Takahashi et al.	
	209.	US 6389452	05-14-2002	Glass	
	210.	US 6401080	06-04-2002	Bigus et al.	
	211.	US 6408282	06-18-2002	Buist	
	212.	US 6418417	07-09-2002	Corby et al.	
	213.	US 6421653	07-16-2002	May	
	214.	US 6424980	07-23-2002	Iizuka et al.	
	215.	US 6429868	08-06-2002	Dehner Jr. et al.	
	216.	US 6442545	08-27-2002	Feldman et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>10 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	217.	US 6446110	09-03-2002	Lecton et al.	
	218.	US 6457066	09-24-2002	Mein et al.	
	219.	US 6460021	10-01-2002	Kirksey	
	220.	US 6480882	11-12-2002	McAdam et al.	
	221.	US 6489954	12-03-2002	Powlette	
	222.	US 6490584	12-03-2002	Barrett et al.	
	223.	US 6493681	12-10-2002	Tertitski et al.	
	224.	US 6510406	01-21-2003	Marchisio	
	225.	US 6516303	02-04-2003	Wallman	
	226.	US 6516308	02-04-2003	Cohen	
	227.	US 6523022	02-18-2003	Hobbs	
	228.	US 6556987	04-29-2003	Brown et al.	
	229.	US 6564250	05-13-2003	Nguyen	
	230.	US 6581056	06-17-2003	Rao	
	231.	US 6581062	06-17-2003	Draper et al.	
	232.	US 6598028	07-22-2003	Sullivan et al.	
	233.	US 6601044	07-29-2003	Wallman	
	234.	US 6611825	08-26-2003	Billheimer et al.	
	235.	US 6615187	09-02-2003	Ashenmil et al.	
	236.	US 6629097	09-30-2003	Keith	
	237.	US 6631373	10-07-2003	Otani et al.	
	238.	US 6633868	10-14-2003	Min et al.	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p><small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>	

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>11 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	239.	WO 01/20530	3/22/2001	Saaty et al.		
	240.	WO 01/37540	5/25/2001	Perkowski		
	241.	WO 01/57716	8/9/2001	Lebrun et al.		
	242.	WO 01/59670	8/16/2001	Wood Jr., John F.		
	243.	WO 02/03774	1/17/2002	Freckleton et al.		
	244.	WO 02/054189	7/11/2002	Adamson et al.		
	245.	WO 02/056146	7/18/2002	Kaplan et al.		
	246.	WO 02/063516	8/15/2002	Smith		
	247.	WO 02/065278	8/22/2002	Levett et al.		
	248.	WO 02/065286	8/22/2002	Levett et al.		
	249.	WO 02/14991	2/21/2002	Brothers et al.		
	250.	WO 03/012588	2/13/2003	Ajitsaria et al.		
	251.	WO 03/030013	4/10/2003	Ramachandran et al.		
	252.	WO 03/032158	4/17/2003	Davis et al.		
	253.	WO 03/065256	8/7/2003	Crosby et al.		
	254.	WO 03/102733	12/11/2003	Altschuler et al.		
	255.	WO 98/43170	10/1/1998	Banthia		

EXAMINER SIGNATURE	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>12 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION  YES/NO
	256.	MANCO ET AL., A Framework For Adaptive Mail Classification, 14th IEEE Conference on Tools with Artificial Intelligence (ICTAI'02), 11/04/2002, p. 387	
	257.	SILVERMAN, A new strategy for giving away your money, Wall Street Journal, D1, 10/06/2004	
	258.	CZEJDO, Automatic generation ontology based anntations in XML and their use in retrieval systems, Web Information Systems Engineering, 2000, Proceedings of the First International Conference, 06/19/2000, p. 296	
	259.	NOVELL, INC., Beginning of Viewing Information and Viewing Basic Information about a print job	
	260.	Block Trades Market Practice, 04/01/2003, pp. 1-10	
	261.	CHACKO, Cephalon, Inc. Taking Risk Management Gherory Seriously	
	262.	KUS, Contingent capital: just in the capital management sets a new standard; Sponsored statement	
	263.	Electronic Trading Tools	
	264.	MARTIN, Email Report, Issue 11, August 16, 2001, printed 8/2/2005	
	265.	Fast Email Extractor 4.4	
	266.	Form 10-K, United States Securities and Exchange Commission, no date,year ending 12/31/03	
	267.	PILA, In Case Of Emergency; contingent capital	
	268.	Intellseek and Inxight Partner to Provide New Business Intelligence Solutions, www.inxight.com/news/021029_intelliseek.html, 10/29/2002	
	269.	UNKNOWN, Investigating Systems	
	270.	MAY, Modeling and Querying Structure and Contents of the Web, 10th International Workshop on Database & Amp; Expert Systems Applications, 09/01/1999, p. 721	
	271.	RUPALI ET AL., Phrase-based Text Representation for Managing the Web Documents	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/817,439</b>
		<b>Filing Date</b>	<b>March 26, 2001</b>
		<b>First Named Inventor</b>	<b>Eric WISE, et al.</b>
		<b>Art Unit</b>	<b>3693</b>
		<b>Examiner Name</b>	<b>Kirsten Sachwitz Apple</b>
<b>Sheet</b>	<b>13 of 13</b>	<b>Attorney Docket Number</b>	<b>72167.000565</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION  YES/NO
	272.	LAM ET AL., Querying Web Data - The WebQA Approach	
	273.	Rising to the challenge of global STP, Euromoney Publications PLC Global Inventor, 11/01/1999, pp. 51-52; Issn. 0951-3604	
	274.	STP in the Bond Market?, Wall Street & Technology, 12/01/2002, p. 20	
	275.	ERICSON, Softwerx releases patent-pending	
	276.	IBM CORP., Strict Read Order Control for a Queing System	
	277.	CARCHIOLO ET AL., Structuring the Web	
	278.	WITTEN ET AL., Text Mining: A New Frontier for Lossless Compression	
	279.	FAN ET AL., The Internet and Future Financial Markets; Industry Trend or Event, Association for Computing Machinery, Inc., Sec. 11, Vol. 43; 11/01/2000, p. 82; Issn: 0001-0782	
	280.	EMERY, ET AL., The Measurement of Liquidity, Journal of Accounting Research, Vol. 20, No. 2, Part 1, pg. 290-303, Autumn 1982	
	281.	CALADO, The Web-DL Environment for Building Digital Libraries from the Web	
	282.	RIBIERO-NETO ET AL., Top Down Extraction of Semi-Structured Data, String Processing and Information Retrieval Symposium & amp	
	283.	ROBERTS, Top Priority on Bottom Line: More Companies Seeting to Manage Business Risks	
	284.	TradeWeb's STP vision, Euromoney Institutional Investor PLC, Sec. 406, Vol. 34, 02/01/2003, pg. S6; Issn: 0014-2433	
	285.	ELKAYAM, Using Indexed Bonds	
	286.	MYLLYMAKI, With Standard XML Technologies	
	287.	HEWLETT-PACKARD, x4queview.org	

<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
<p><b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	